

JAMALPUR WOMEN'S PROGRAMME  
PROJECT REPORT-1983



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## JAMALPUR WOMEN'S PROGRAMME

### PROJECT REPORT 1983

The Jamalpur Women's Programme (JWP) unlike other BRAC projects, was initiated by the target people themselves instead of BRAC's first identifying and then working with the target population. JWP began in 1975 as a women's education programme and evolved into a fully integrated development project involving disadvantaged women. These women are landless who sell their manual labour for survival and have no assets. Owing to their lack of social awareness and economic power, they have traditionally been exploited, oppressed and denied of their basic rights while having no status in either the home or the community. The main objective of the JWP is to work with the women to raise their consciousness and motivate them towards social uplift and economic self-reliance. To achieve this, JWP organises the women into small groups and provides them assistance in the form of credit, logistic service, human and skills training.

The project area consists of the Jamalpur Municipal area and adjacent Union, 120 miles north of Dhaka. JWP staff cover 31 villages within a 7 mile radius, with a total area population of 63,528, of which 31,769 have been identified as landless. JWP's target women population is 7,940, out of which 1,810 women have been covered in 69 groups.

This is the eighth annual JWP report and records the activities in the following areas:

#### I. Functional Education:

The Functional Education (FE) course forms the foundation through which group solidarity and conscientization takes place. The FE course focuses on the women's problems and is participatory in approach as lessons are imparted by using the learners' classroom dialogues to arrive at possible solutions. It assists the learners to develop their self-awareness, and optimize their

utilization of local resources. FE is an excellent forum for target group interaction and motivation. JWF started with FE, and it remains a major programme activity.

The FE courses are begun by a group member with some education being trained as a Shebika (teacher). After 10 days training, she starts FE classes with her group, and every Saturday returns to the Jamalpur Camp for a refresher course to prepare her to teach the next 6 lessons. By the end of 1983, 1,702 women graduated from the FE course, of whom 1,242 are still members of groups. The graduate dropout from the groups are due to: marriage of young girls outside of the project area (after marriage women go and live in the home of their husband), migration of destitute families and the dissolution of groups for technical reasons. Therefore, JWF undertakes continuous FE courses to accommodate new members in the groups.

FUNCTIONAL EDUCATION COURSE

Year	Centres	Graduates
1975-1981	63	1200
1982	6	137
1983	13	365
Total	87	1702

II. • Group Formation:

FE graduates establish groups of 20-25 members each, forming the core of JWF. From among these groups cadres of primary level health workers (Para-medics), family planning workers, and leaders are provided human development and skills training by BRAC. Each group takes up economic activities, and sometimes several groups cooperate in joint ventures, and as they work together, a sense of unity, solidarity and fellow feeling emerges. They learn that all too often their problems are common to all,



and if unitedly they press for local government services they receive them, which previously had seemed unattainable. In the home front the women gain more independence/latitude as the groups exert pressure on the men of the households in cases of injustice and oppression.

By the end of 1983, 69 groups had been formed in 31 villages. However, in November, 1983 the policy of forming individual groups was changed to the formation of one village-level organisation called a Village Organisation (V.O.), and amalgamate all the groups into the V.O. It was decided to create the V.O's as the large number of groups in a village often created factions hampering inter-group coordination. At present there are 11 V.O's, and the bank accounts of individual groups forming a V.O. were merged into one central account.

The V.O members at monthly meetings discuss social problems such as dowry, divorce, wife-beating and gambling by men, in fact, in villages where there are V.Os, these social evils have been reduced significantly. They discuss matters pertaining to their children's education, mobilize for demanding equitable wages for women and their participation in 'Food for Work' programmes. They plan and evaluate the viability and progress of their economic schemes, and explore avenues for farm and nonfarm based income generating activities. An important function of the V.Os is to press for local Government services such as agriculture and MCH. They have gained representation at the local 'Shalish' (village level judicial council) and groomed their members for political office.

GROUP FORMATION

Villages	Gro- uns	Members	F.E. com- ple- ted	Savings fund	Reserve fund	General fund	Total amount
Fathales*	6	230	173	10480.00	4269.00	220.00	14969.00
Khupibari*	2	54	49	5146.00	482.00	44.00	5672.00
Guabari*	7	210	135	24751.00	4952.00	293.00	29991.00
Chankanda*	7	167	157	7666.00	3272.00	128.00	11066.00
Dapunia*	4	73	68	4593.00	4461.00	55.00	9109.00
Jangalpara	3	97	81	3321.50	4511.00	70.00	7902.50
Chandra*	4	95	25	4246.00	76.14	41.25	4363.39
Shahapur*	3	67	34	3074.00	-	56.00	3130.00
Nayapara	2	38	29	2429.00	2050.00	22.00	4501.00
Ramnagar*	2	70	46	1377.00	279.00	70.00	1726.00
Nynpur*	2	65	47	1124.00	477.65	30.00	1631.65
Bamunpara	2	48	-	1886.00	18.75	24.00	1928.75
Duckpara*	2	40	25	1634.00	55.00	19.00	1708.00
Deurpa Chandra	2	69	69	2451.00	-	21.00	2472.00
Kampapur	2	44	25	726.00	-	40.00	766.00
Langaljora	1	28	20	734.00	645.59	-	1379.59
Beltea	1	26	-	291.00	-	-	291.00
Kanchasora	1	21	18	235.00	-	11.00	246.00
Polashghor	2	44	25	1055.00	388.00	38.00	1481.00
Fulbaria	2	49	44	750.00	70.00	29.00	849.00
Jugirghopa	1	29	25	857.00	-	-	857.00
Falisha	1	19	-	-	-	20.00	20.00
Aliharpur	1	22	-	390.00	-	30.00	420.00
Horipur	1	20	-	238.00	-	20.00	258.00
Nishindi	1	28	20	60.00	-	28.00	88.00
Kumarpara	2	60	25	128.00	-	14.00	142.00
Rashidpur	1	20	15	64.00	-	20.00	84.00
Khalahata	1	22	-	123.00	-	22.00	145.00
Kackriatta	1	17	17	414.00	-	17.00	431.00
Bagabide	1	20	20	464.00	-	20.00	484.00
Machimpur	1	18	-	-	-	-	-
<b>Total</b>	<b>69</b>	<b>1810</b>	<b>1242</b>	<b>80707.50</b>	<b>26007.13</b>	<b>1397.25</b>	<b>108111.88</b>

These 11 villages have formed Village Organisations (V.Os).



### III. Health and Family Planning:

Health and family planning is a neglected area of concern in rural Bangladesh. Malnutrition and poor health are a common phenomenon of poverty, where women are worn out by numerous pregnancies, and most children die before the age of 5 years. Preventive health measures and family planning are discussed by the women at weekly meetings and in P.E. classes. The locally available Government health services are also brought up so that the groups members can demand these services collectively.

In 1985, Vitamins & Capsules were distributed to 1,280 children suffering from high malnutrition. Group members and their children availed of Government vaccination services at the local hospital, and 102 women received Tetanus Toxoid injections, 166 children 300, 45 polio, 36 measles, 260 D.T. and 45 D.T. JIF staff discuss and motivate group members to adopt family planning methods, and 107 women had Tubal Ligations and 128 women adopted oral contraception.

### IV. Training:

Training is an essential component of JIF as the women have no means other than their labour. It is imperative that they develop their occupational skills and capabilities to increase their income. Training is imparted to both staff and group members on human development and skills at either IAC's Training and Resource Centre (TRC) level, or at the JIF level. In 1985, 10 staff were trained at TRC level, 5 in TE, 3 in staff development, 2 in pisciculture and 1 in horticulture. An extra JIF staff was especially trained by the Government Horticulture Board on sericulture.

JIF started support groups with male members of target households in 1982. These were the fathers, husbands, brothers,

sons and relatives of women group members who received conscientization training to understand and support the women's activities. In times of need they stand behind the women and give advice. Potential income generating ideas and help in marketing products are also provided by the male support groups. Presently, 25 men of different groups have been provided orientation training by TARC and have returned to disseminate their knowledge to their respective groups.

Human Relations Training

1983

<u>Training</u>	<u>Group members</u>
Consciousness Raising	121
Leadership Development	42
Workshop	200
FE Teachers' Training	<u>34</u>
Total	397

Skills Development Training

1983

<u>Type</u>	<u>Groups</u>	<u>Members</u>	<u>Trainer</u>
Tailoring	5	10	JWP
Embroidery	4	16	JWP
Sericulture	1	4	Sericulture Board
Ericulture	3	11	JWP
Pisciculture	8	17	JWP
Jute works	1	5	JWP
Kantha	30	119	JWP
Foultry	9	18	TARC
Pickle Manufacture	1	4	JWP
Designing	5	7	JWP

V. Economic Activities:

Economic activities form the cornerstone of JWP to make the groups self-reliant. After a group completes at least one third of the PE Course they are encouraged to initiate and participate in economic activities, and JWP staff assists in the planning and implementation. Once the JWP staff approves a schemes' feasibility, JWP extends loans to operate the scheme at the rate of 15% interest/annum. Alongwith the loans and the Programme Organisers' supervision, scheme by scheme occupational skills and management training are provided.

JWP's emphasis on generation of group savings fund and its utilization has reduced the groups' dependency on JWP loans. All the groups have their own savings fund created from the group members' weekly contribution. In 1983, the V.Os and groups started a Reserve Fund established from a percentage of the profits of the economic schemes, and to be used for extending loans to group members for economic activities. The economic schemes taken up were: paddy husking/edible oil extraction, kantha embroidery, poultry programme, seri/eri culture, petty trading, horticulture, pisciculture, animal husbandry, jute works and tailoring. As most of these schemes are home-based the women are able to fit them in with their regular household work. Often the women carry on 2 or more activities simultaneously, for example, they spin silk yarns in their spare time and also keep chickens and ducks or may be a cow or two. In 1983, Tk.28,487.00 was loaned from group funds.

A. Paddy Husking and Edible Oil Extraction:

Paddy husking is not only a traditional occupation for the women of rural areas, but the Jamalpur women are noted paddy huskers. In 1982-83, 182 group members were given Tk.72,860.00 for paddy husking, representing the largest scheme wise disbursement, and the recovery from these loans was 100%. It is interesting to



note that the paddy husking schemes are managed totally by the members themselves even to its marketing. They keenly participate in this programme as it is easily manageable, and develops their self-confidence. An off-shoot of this scheme is poultry rearing as the chickens consume the paddy husks.

Edible oil extraction was implemented only in one village, Chandra. 28 group members were involved in an edible oil extraction scheme. They borrowed Tk.8,960 as credit, which has been completely realised.

#### B. Kantha Embroidery

JWF in its search for income and employment generating activities seeks to utilize those skills which the women already possess. Jamalpur, being a kantha making area, it was natural that kantha embroidery would be included as an economic scheme. To implement nakshi kantha (embroidered quilt) programme, JWF provided raw materials, design, training in stitching and lay out, management and marketing facilities. Since 1983 the group members have been encouraged to play a larger role in this scheme by slowly transferring its management to them. To accomplish this, some of the members have been trained, and they now completely manage the programme from purchasing the raw materials, to the lay out and design, quality control, and delivery of the finished products.

To increase employment in nakshi kantha schemes, an exhibition of Nakshi Kanthas was organised at Aarong (BRAC's retail outlet) in February, 1983. The exhibition was a success and orders for kanthas were boosted. The number of women involved in Nakshi Kantha scheme in 1982 was 263, by 1983 it had increased to 382 in 30 groups and they earned a total of Tk.154,830/-. Out of a net profit of Tk.48,612.00 (1982-83), Tk.24,306 was used as the schemes' working capital, and remainder went to the groups

Reserve Fund. As the groups were able to fully self-finance the nakshi kantha scheme no credit from JWF was extended.

Kantha making is a subsidiary source of income and is made in conjunction with horticulture, poultry rearing, and animal husbandry. The wages for the kantha production are paid on piece basis.

In 1983, Sahara received Tk.2,712 as wages for kantha making earned in six months during the monsoon when there is little outside activity.

Halima of Dapunia, a widow with 2 daughters, joined the Kantha - making scheme, and with the money she earned she paid for the marriage<sup>of</sup> one daughter. The group members helped in the marriage arrangements, and the daughter married another group member's son without having to pay any dowry. Halima earned Tk.1,784 in 1983 from Kantha embroidery.

Farul is separated from her husband and the head of her household. She is a poultry worker and a Shebika of a JWF group. She earned Tk.2,335 from kantha making and with this as capital she bought goods when their prices were low, and later sold when the market rates were favourable. With her earnings she educated her daughter who matriculated last year.

Anwara, a widow from Goabari, is a vegetable seller at the local market, and she makes and sells pitha (rice cakes) during winter. Her subsidiary source of income is Kantha making from which she earned Tk.888.00 in 1983. In this way, she married off her daughter to the son of another group member without having to pay dowry. Presently she is considering to open a grocery shop by constructing an extension to her home.

Jamalpur Women's Programme  
Kantha Scheme  
1983

Village	Groups	Total members	Members involved in Kantha produc- tion	Wages	Amount deposited in Reserve Fund
Fathalea	6	250	64	28,693.01	4,461.83
Dapunie	3	73	38	24,323.50	4,269.13
Jangalpara	3	97	52	25,896.67	4,511.38
Chankanda	7	167	59	19,272.20	3,272.38
Gaabari	7	210	67	36,103.00	4,952.67
Lansaljora	1	28	15	4,559.50	645.59
Duckpara	2	40	4	420.00	55.00
Chandra	4	95	1	615.00	76.14
Rampagar	2	70	16	2,255.00	279.18
Fulbaria	1	49	14	2,092.00	414.87
Khuribari	2	54	14	3,899.99	482.85
Bamunpara	2	48	9	150.00	18.57
Mynpur	2	65	12	3,410.00	477.65
Polashghar	2	44	17	3,141.00	388.88
Total	44	1,290	382	1,54,830.87	24,306.12



C. Poultry Programme

The Poultry Programme was introduced to generate income while improving the disadvantaged women's nutrition. Poultry rearing in rural areas is not done scientifically, therefore the hens are poor layers and susceptible to diseases. JWP encourages poultry rearing by 2 methods: 1) distribution of HYV cocks in the ratio of 1 cock to 10 indigenous hens to improve the breed, and 2) training group members in rearing and vaccinating chickens.

It has been found that poultry rearing is a good income earner for the women once proper breeding, feeding, housing and vaccination patterns have been established. Goods and services provided under this programme were: cocks, hens, chicks, vaccines - RDV, BCDV, fowl pox and cholera medicines, and loans. These goods were procured by JWP and sold at cost price and the vaccines obtained free from the Thana Livestock office. In 1983, 1,443 eggs were distributed.

The total number of members trained and engaged in poultry rearing is 226, and 63 poultry workers were trained, of which 47 are active. The poultry workers charge 10 paisa (100 paisa = Tk.1.00) for vaccinating one group member's bird, and .20 paisa for outsiders. Over 10 birds owned by one person are vaccinated free. The poultry workers, thus, earn an extra income in addition to providing a valuable community service. The average rearer earns about Tk.150/month raising poultry.

D. Seri/Eri culture

As agricultural employment opportunities are limited and seasonal, nonfarm occupations for the disadvantaged women are a priority. Sericulture- the cultivation of silk worms that feed on mulberry leaves, and ericulture- the cultivation of worms that feed on castor leaves and make endi silk - are nonfarm economic schemes introduced by JWP. In 1983, 800 mulberry trees were planted

B R A C  
Jamalpur Women's Project  
Vaccination Services  
1983

Months	H.C.R.D.V.	R.D.V.	Fowl Cholera	Fowl Pox	Amount of Vaccination Charges	
					Group members	Outsiders
January	1,407	1,363	-	447	11.00	-
February	938	1,853	-	-	50.00	-
March	254	1,920	817	555	50.00	70.00
April	1,435	1,707	694	297	80.00	105.00
May	815	698	677	839	50.00	60.00
June	790	551	815	369	30.00	40.00
July	571	556	377	950	100.00	80.00
August	287	1,531	525	638	80.00	100.00
September	94	446	200	-	23.25	5.35
October	137	778	100	-	9.90	3.30
November	260	1,296	-	221	30.60	17.60
December	450	1,723	195	432	56.00	40.00
<b>Total</b>	<b>7,438</b>	<b>14,422</b>	<b>4,400</b>	<b>4,748</b>	<b>570.75</b>	<b>521.25</b>

by group members. The sericulture programme is carried on by 5 women who sell the cocoons to the Government Sericulture Board.

Presently, 80 women are involved in the sericulture scheme. With a minimum investment (25 trees/bushes, space for rearing, and a Tk.400/00 spinning wheel), a woman who rears and spins 2,500 cocoons per rearing cycle (45 days) can earn approximately Tk.200/- per month. The women rear the cocoons at home and spin them to produce the hanks. The hanks are sold to the Ayesha Abed Foundation Centre at Manikganj.

ERICULTURE PROGRAMME 1983

<u>Women</u>	<u>Activity</u>	<u>Output</u>
41	Rearing	48,934 cocoons
39	Spinning	5,935 lassis(hanks)

E. Petty Trading

A number of women of the landless community engage in petty trading: purchasing goods (often an amount no larger than one can carry on her head) in one locality and transporting it to a second locality and selling it for a profit; buying items in villages and selling them at the local market; setting up small groceries in their homes. The capital involved here is usually between Tk.500 - 1,000, and the women earn Tk.200/- to 250/- per month.

F. Horticulture

JWP in the FE Course and at group meetings explore nonfarm schemes to generate income for its group members, which require minimum capital and can be incorporated within their routine daily work. Horticulture is one such activity which, in addition to providing an income, improves their diet.

The group members are provided training on fruit and vegetable homestead cultivation. Improved varieties of seeds and



seedlings are procured by JwP and distributed to the group members at cost. 7 kilos of vegetable seeds were distributed to 120 group members in 1983, and the members' cultivated 6 acres of vegetables in small plots. Some of them have been very successful and they sold the surplus produce (after home consumption) at the local markets.

Presently the emphasis is on the cultivation of fast growing and high yielding fruit and fuel trees, as the indiscriminate felling of trees has depleted this natural resource. As firewood is the primary cooking fuel in rural areas replenishment of this fuel is crucial.

Fazilatun, of Dorpa Chandra, is a vegetable gardener. Her sole source of income is from the vegetables she grows in 26 decimals of land. Her husband, a daily labourer, left his work to sell the vegetables at the local market. Fazilatun's interest in horticulture was aroused when she procured spinach seeds from JwP a few years back, and after home consumption she was able to sell Tk.200/- of spinach in the market.

By 1983, she had become so successful that she sold spinach worth Tk.5,000 during the rainy season. In winter, she cultivated other vegetables and earned another Tk.3,000/-. With the money, Fazilatun made some furniture and improvements to her home, and purchased 25 decimals of land. She is a model horticulturist and an excellent example for others. Seeing her success, others have taken up vegetable gardening. Fazilatun now grows the seeds and seedlings herself and distributes them to interested group members.

#### G. Pisciculture

Pisciculture is encouraged at both group and household level, as it provides valuable protein to the diet as well as

generating an income. Pisciculture is a novel occupation for women for it has traditionally been a man's preserve, although women are associated with net-making, cleaning, gutting and drying of fish.

Training in Pisciculture is provided by TARC at Savar or at JLF camp. Group members organised and supported by JLT staff lease, re-excavate and stock ponds with varieties of sweet water fish like Ruhi, Carp, Nailotica and Catfish. As catfish can be cultivated in ditches and mini ponds, individual group members are being encouraged to utilize available ditches and derelict ponds in their homestead or vicinity for catfish culture. Ideally, a third of an acre pond will yield Tk.10,000/- worth of fish annually.

Zulckha, of Jugirgupa, is a model fish farmer. She evinced an interest in pisciculture, and after training dug a 15' X 10' X 5' pond in her compound with the group's voluntary help. She stocked it with 50 Nailotica and 30 Catfish fingerlings in June, 1983. As she is also a poultry worker, fish feed was no problem, as she used poultry droppings, compost and rice bran. Her total outlay was Tk.20.00 (for the fingerlings) and she sold fish worth Tk.145.00 and her family consumption was valued at Tk.300.00. Moreover, she sold fish fingerlings to interested group members, and involved 20 people of her village in fish farming.

#### H. Animal Husbandry

Animal husbandry is an activity that can be carried on by the women members with a small amount of credit. The group members raise cows and goats out of the income earned from their other schemes, and credit from group funds.

I. Jute Works

Jute works consists of producing items made from raw jute such as shikka, mats and wall hangings. These are done on order basis, and the work is wholly financed by the participants. At present 20 women are engaged in jute work production, and in 1983, 5 members were trained for this activity.

J. Tailoring

Some of the Nakshi Kanthas produced in JWF are made into cushion covers, and 2 women stitch these.

VI. Group Funds

The group members deposit an amount from their income on a weekly basis in a Group Savings Fund. An account is opened in the group's name with this fund, and withdrawals must be authorized by the group. A Reserve Fund is also created in the group's name, which represents a percentage of the income earned from the economic projects. There is also a General Fund from the subscription fees, fines and other miscellaneous activities. This is used for group expenditures, such as stationery. The funds have been created so that:

1. the group members develop the habit of saving;
2. dependency on external loans is reduced;
3. interest is earned from the bank;
4. the members become acquainted and familiar with the institutional banking systems.

VII. Primary Education

As JWF operates in a Municipal Area, there are free primary schools run by the Government. The problem lies in getting the disadvantaged group members to send their children to the schools as they feel that their children are more productive for the family employed at home.



Income Generating Activities from Group Funds, 1983

Villages	Activities	Group	Total members	Loan holders	Amount (in Taka)
Gurbari	Paddy husking, petty trading.	7	210	51	10,769.00
Chandra	Oil crushing.	4	95	27	2,069.00
Ram Nagar	Poultry, horticulture	2	70	6	295.00
Naya Fara	Jute works, paddy husking.	2	38	4	413.00
Chankanda	Poultry, paddy husking	7	167	16	1,924.50
Fathalea	Paddy Husking, petty trading, fishculture	6	230	37	4,844.00
Folashghar	Paddy husking	2	44	3	600.00
Mynpur	Paddy husking	2	65	6	301.00
Shapur	Paddy husking	3	67	7	1,454.00
Khupibari	Paddy husking	2	54	17	3,927.00
Dapunia	Paddy husking	4	73	5	512.00
Deur-par Chandra	Poultry, Agriculture	2	69	7	1,379.00
<b>Total</b>		<b>43</b>	<b>1,232</b>	<b>186</b>	<b>28,487.50</b>

Programmes started with profits  
earned from Group Activities.

<u>Programmes</u>	<u>Group members involved</u>
Cow Rearing	62
Goat Rearing	121
Paddy Husking	167
Jute Works	20
Horticulture	69
Embroidery	25
Tailoring	4
Fishculture	10
Oil crushing	32
Petty Trading	48
Poultry	283
Dry fish Processing	6
Bamboo Making	5
Total member involved	<u>652</u>

JWP opened 2 primary schools in 1982 for the landless children who could not <sup>attend</sup> the regular Government schools owing to the long hours of schooling. When the Government opened free Community Learning Centres with free text books in its primary school to help disadvantaged children, JWP sent all their students to these Centres and closed down their schools.

JWP's activity is now confined to motivating landless group members to send their children to the Learning Centres. In 1983, 248 boys and 169 girls enrolled in the Centres and local primary schools.

#### VIII. Group Solidarity and Social Action

JWP has not only brought about an economic growth in the lives of its members, but also a qualitative improvement in their well being. This change is significant for it has had far-reaching effects as it nibbles away at the very fabric of those elements that keep the women in an oppressed state. This struggle for justice is slowly gaining momentum and any abuse of legal or moral rights by the rural elite perpetrated on the group members, does not go unchallenged. As the members have realised that their strength lies in their unity and solidarity, any service required or injustice to be rectified has the support of the entire V.O. We cite below an example as illustration.

Khobi, a key rearer, had some chickens which sometimes wandered into nearby fields to feed. In this particular case, some chickens wandered into a rich farmer's field that had been sprayed with poisonous chemicals, without his informing the village or putting the traditional warning flag in the field. This was a gross violation of village laws, which states that spraying of poisonous insecticides must be advertised, and a flag put in the field.



Thirteen of Khobi's chickens died the same day. This was a great loss for her and the group members went to the Union Council Member for arbitration. Owing to the power and influence of the rich farmer, he refused to intervene. The irate members, then approached the local Martial Law Authority (MLA) with the dead chickens as evidence. The MLA asked the women to obtain a written statement from the Union Council Member stating that he would not try the case.

The activities of the group were observed by the rural elite and they called an emergency meeting with the Union Council Member and the guilty farmer. This meeting was convened as the rural elite felt that their position was being threatened by the united action of the group, and the group's growing power and confidence in going to the MLA on such a seemingly small matter. At the meeting, it was decided that the farmer would pay Khobi Tk.100/- for the dead chickens, and they assured the group that such incidents would not occur again.

JWP group members protest vehemently against arbitrary divorce for lack of payment of dowry. Under Islamic Family Laws, a man has to utter 3 times, "I divorce you" in the presence of 2 witnesses and the woman is considered divorced. A husband of a group member nowadays has to utter only once "I divorce you" and all the V.O. members gather and force him to change his tune.

JWP members have realised that they can influence the Municipal Council Chairman elections, if they vote as a bloc for one candidate. In 1983, they approached the candidate of their choice, and assured him of their vote if he would be helpful. The man was elected and since then he has been most considered in helping the group members.

The disadvantaged women have realised that social actions must be backed by economic power. When a rural, landless woman begins to earn money, automatically her status changes. There is a shift of priorities as she becomes involved in family policy decisions, where previously she had no voice. Moreover, JIF group members have collectively decided that it is better to be self-employed, and therefore they enthusiastically take part in income generating activities and are committed to sustaining them.

### IX. Conclusion

JIF has been in operation for the last 8 years and its progress has been satisfactory enough to indicate its continuation. New economic activities were introduced into the area, such as Kantha-making and seri/eri culture. Kantha making has proved to be a major successful activity, while the seri/eri culture programme need more time to develop. Both success and failures have been useful as valuable lessons were gleaned to revise operational policies.

In the social sphere, the success has been more apparent. The disadvantaged women now walk, talk and work with more confidence. In their eyes can be seen respect for self and others - a vital element of human behaviour.

Economically, the members have developed a measure of financial security and acquired new skills. They have become conversant in planning schemes, financial management and plan implementation. Group and Reserve Funds have reduced the women's dependency on loans from outside sources. In the homefront, members have built extensions to their homes or improved the roofing from their earnings. They have, at last, become true partners with their husbands instead of mere dependants.